

## SECTION 2 POPULATION, ECONOMICS & HOUSING

### INTRODUCTION

Population, economic and housing trends in Kearney County and Norman and Heartwell serve as valuable indicators of future development needs and patterns for the County and each community and provide a basis for the realistic projection of the future population. The quantity, location and density of demographic and housing features play an important role in shaping the details of various development plans to meet the needs of the County and the Villages.

The population trends and projections for the years 1980 through 2010 were studied and forecasted for Kearney County, and the Villages of Norman and Heartwell, utilizing a process of both trend analysis and popular consent. Kearney County, overall, is projected to increase in population during the next 10 years. For Kearney County to meet its population, the County would need to aggressively promote the development of a variety of businesses, public facilities and housing types throughout the 10-year planning period.

### GOAL AND POLICIES

***Goal 1 - To maintain and increase the population base of rural Kearney County and the Villages of Norman and Heartwell at a rate acceptable to the vision of the citizenry.***

#### **Policies:**

Plan for population growth during the next 10 years in rural Kearney County, an estimated increase of 21 persons between 2000 and 2010. The population base in both Norman and Heartwell will remain stable throughout the planning period.

Actively market the development potential of Kearney County, to support an increasing population, by broadening the economic base and expanding employment opportunities.

### GENERAL POPULATION TRENDS AND PROJECTIONS

The analysis and projection of population are at the center of all planning decisions. This process assists in understanding important changes which have and will occur throughout the planning period.

Estimating population size is critical to a planning process. Further, projecting a county's population is extremely complex. Because projections are based on various assumptions about the future, projections must be carefully analyzed and continually reevaluated due to the County's dynamic economic and social structure.

**Table 2.1** identifies **population trends and projections** for Kearney County, Norman and Heartwell from 1980 through

2010. It is estimated the population of **Kearney County** has increased 3.7 percent since 1990, and reached a current (2000) estimated population of 6,876 persons. The Village of Norman has increased 8.3 percent in population since 1990 to an estimated (2000) population of 52 persons. This trend is expected to continue during the next 10 years. The Village of Heartwell has a current (2000) projected population of 72 persons, an increase of 4.4 percent since 1990. Heartwell is projected to increase in population by 5.5 percent during the next 10 years.

**TABLE 2.1  
POPULATION TRENDS AND PROJECTIONS  
KEARNEY COUNTY / COMMUNITIES, NEBRASKA  
1980-2010**

|                          | <u>1980</u>  | <u>1990</u>  | <u>1999*</u> | <u>2000</u>  | <u>2010</u>  | <b>% Change<br/>2000-2010</b> |
|--------------------------|--------------|--------------|--------------|--------------|--------------|-------------------------------|
| <b>Total Population:</b> |              |              |              |              |              |                               |
| <b>Kearney County</b>    | <b>7,053</b> | <b>6,629</b> | <b>6,861</b> | <b>6,876</b> | <b>7,148</b> | <b>+3.96%</b>                 |
| Village of Heartwell     | 87           | 69           | 68           | 72           | 76           | +5.55%                        |
| Village of Norman        | 58           | 48           | 50           | 52           | 57           | +9.61%                        |
| Balance of County        | 2,988        | 2,707        | 2,733        | 2,703        | 2,724        | +0.77%                        |
| *1999 Census Estimate    |              |              |              |              |              |                               |
| <b>65+ Years:</b>        |              |              |              |              |              |                               |
| <b>Kearney County</b>    | <b>1,179</b> | <b>1,148</b> | <b>1,200</b> | <b>1,210</b> | <b>1,286</b> | <b>+6.28%</b>                 |
| Village of Heartwell     | 20           | 13           | 15           | 16           | 22           | +37.50%                       |
| Village of Norman        | 8            | 6            | 8            | 10           | 14           | +40.00%                       |
| Balance of County        | 236          | 243          | 254          | 256          | 283          | +10.54%                       |

Source: Census of Population and Housing, 1980, STF-1A, 1990, 1999 Census Estimate  
Hanna:Keelan Associates, P.C., 2000

## Births and Deaths

During the next 10 years, the Kearney County population should experience an increase of 4 percent, or 272 persons. **The Rural County is projected to increase 0.7 percent, or 21 persons from 2000 to 2010.** An estimated 90 to 95 percent of this new population will be rural, non-agricultural.

**Table 2.2** provides an analysis of **birth and death trends in Kearney County** from 1989 to 2010. During the 10 year period, 1989 to 1997, Kearney County experienced a net increase from births exceeding deaths by 87 persons, or plus 9.6 persons per year. This trend of net change is projected to remain stable people between 2000 and 2010.

**TABLE 2.2  
BIRTHS AND DEATHS  
TRENDS AND PROJECTIONS  
KEARNEY COUNTY, NEBRASKA  
1989 - 2010**

| <b><u>Year</u></b>        | <b><u>Births</u></b> | <b><u>Deaths</u></b> | <b><u>Net Change</u></b> |
|---------------------------|----------------------|----------------------|--------------------------|
| 1989                      | 97                   | 79                   | +18                      |
| 1990                      | 105                  | 79                   | +26                      |
| 1991                      | 75                   | 70                   | +5                       |
| 1992                      | 92                   | 74                   | +18                      |
| 1993                      | 96                   | 80                   | +16                      |
| 1994                      | 75                   | 86                   | -11                      |
| 1995                      | 81                   | 72                   | +9                       |
| 1996                      | 82                   | 64                   | +8                       |
| <u>1997</u>               | <u>76</u>            | <u>88</u>            | <u>-12</u>               |
| <b>Total</b>              | <b>779</b>           | <b>692</b>           | <b>+87</b>               |
| <b>Annual Average</b>     | <b>86.5</b>          | <b>76.9</b>          | <b>+9.6</b>              |
| <b><u>2000 - 2010</u></b> |                      |                      |                          |
| <b>Total</b>              | <b>885</b>           | <b>790</b>           | <b>+95</b>               |
| <b>Annual Average</b>     | <b>88.5</b>          | <b>79.0</b>          | <b>+9.5</b>              |

Source: Nebraska Department of Health,  
Division of Health Data Systems, 1997  
Hanna:Keelan Associates, P.C., 2000

**Social Security Recipients**

**Table 2.3** identifies the number of persons receiving **Social Security Income (SSI) and/or Supplemental Social Security Income (SSSI) in Kearney County** in 1997. A total of 1,455 persons received SSI. Of this total, 63.9 percent were retired workers, while 21.1 percent were under 65 years of age. The total estimated persons receiving social security income equaled an estimated 24.5 percent of the County population.

**TABLE 2.3  
PERSONS RECEIVING  
SOCIAL SECURITY INCOME  
KEARNEY COUNTY, NEBRASKA 1997**

| <u>Social Security Income</u>                         | <u>Number of Beneficiaries</u> |
|---|--------------------------------|
| <u>Retirement Benefits</u>                            |                                |
| Wives and Husbands                                    | 160                            |
| Retired Workers                                       | 930                            |
| Children  | 30                             |
| <u>Survivor Benefits</u>                              |                                |
| Widows and Widowers                                   | 170                            |
| Children  | 70                             |
| <u>Disability Benefits</u>                            |                                |
| Disabled Workers                                      | 65                             |
| Wives and Husbands                                    | 0                              |
| <u>Children</u>                                       | <u>30</u>                      |
| <b>Total</b>  | <b>1,455</b>                   |
| <u>Aged 65 or Older</u>                               |                                |
| Men   | 500                            |
| <u>Women</u>  | <u>675</u>                     |
| <b>Total</b>  | <b>1,175</b>                   |
| <u>Supplemental Social Security<br/>Income (1994)</u> | <u>Number of Beneficiaries</u> |
| Aged (65+)  | 8                              |
| Blind   | 2                              |
| <u>Disabled</u>                                       | <u>68</u>                      |
| <b>Total</b>  | <b>78</b>                      |

Source: Department of Health and Human Services,  
Social Security Administration, 1997  
Hanna:Keelan Associates, P.C., 2000

A total of 78 people received Supplemental Social Security Income in 1997. This equaled less than 2.0 percent of the total persons in Kearney County. A total of 70, or 89.7 percent of the recipients were blind or disabled. This number identifies a **special consumer group in the County** in need of special services.

#### Per Capita Income

**Table 2.4** identifies **per capita income trends and projections** for Kearney County. The 2000 per capita income is estimated to be \$25,797. By 2010, per capita income is expected to increase an estimated 21.9 percent to \$31,434.

**TABLE 2.4  
PER CAPITA INCOME  
TRENDS AND PROJECTIONS  
KEARNEY COUNTY, NEBRASKA  
1990-2010**

|                  | <u>Kearney County</u>      |                 | <u>Nebraska</u>            |                 |
|------------------|----------------------------|-----------------|----------------------------|-----------------|
|                  | <u>Income</u>              | <u>% Change</u> | <u>Income</u>              | <u>% Change</u> |
| 1990             | \$19,611                   | ---             | \$17,562                   | ---             |
| 1991             | \$20,555                   | +4.8%           | \$18,064                   | +2.9%           |
| 1992             | \$20,889                   | +1.6%           | \$19,230                   | +6.5%           |
| 1993             | \$20,062                   | -3.9%           | \$19,843                   | +3.2%           |
| 1994             | \$22,162                   | +10.5%          | \$20,471                   | +3.2%           |
| 1995             | \$21,212                   | -4.2%           | \$21,029                   | +2.7%           |
| 1996             | \$25,955                   | +22.3%          | \$22,847                   | +8.6%           |
| 1997             | \$24,065                   | -7.3%           | \$23,618                   | +3.4%           |
| <b>1990-1997</b> | <b>\$19,611 - \$24,065</b> | <b>+22.7%</b>   | <b>\$17,562 - \$23,618</b> | <b>+34.5%</b>   |
| <b>2000-2010</b> | <b>\$25,797 - \$31,434</b> | <b>+21.0%</b>   | <b>\$26,600 - \$35,644</b> | <b>+34.0%</b>   |

Source: Bureau of Economic Analysis  
U.S. Department of Commerce, 1997  
Hanna:Keelan Associates, P.C., 2000

## Median Income

**Table 2.5** identifies **median income** for the County and the Villages of Norman and Heartwell from 1990 to 2010. Median income in the County is projected to increase from \$27,207 to \$61,100. The median income in Norman is projected to increase from \$13,393 in 1990 to \$31,000 in 2010. Likewise, it is estimated, the median income in Heartwell will increase from \$16,042 in 1990 to \$36,900 in 2010.

**TABLE 2.5**  
**PROJECTED MEDIAN INCOME**  
**KEARNEY COUNTY / COMMUNITIES, NEBRASKA**  
**2000-2010**

|                       | <u>1990</u>     | <u>2000</u>     | <u>2010</u>     |
|-----------------------|-----------------|-----------------|-----------------|
| <b>Kearney County</b> | <b>\$27,207</b> | <b>\$46,530</b> | <b>\$61,100</b> |
| Village of Heartwell  | \$16,042        | \$28,000        | \$36,900        |
| Village of Norman     | \$13,393        | \$23,000        | \$31,000        |

Source: Census of Population and Housing, STF-3A, 1990  
U.S. Department of Housing and Urban Development, 1999  
Hanna:Keelan Associates, P.C., 2000

## EMPLOYMENT AND ECONOMIC TRENDS

### GOALS AND POLICIES

**Goal 1 - Continue to coordinate economic development efforts in Kearney County with area communities.**

#### **Policies:**

- 1.1 Encourage community/county development activities that create permanent employment opportunities with competitive wages, especially for low- to moderate income persons and families.
- 1.2 Develop and actively pursue the implementation of a Kearney County Tourism Plan, to promote historical, recreational and educational uses throughout the County.
- 1.3 Develop a self-guided tour of historic buildings in Kearney County, utilizing the Nebraska Historic Buildings Survey of Kearney County.

**Goal 2 - Housing and public facility improvements coupled with economic development opportunities should be the foundation of community development programming and implementation in Kearney County.**

#### **Policies:**

- 2.1 Direct community and economic development activities to address county-wide and regional residential and commercial needs.
- 2.2 Insure that job creation is a recognizable issue of any economic development activities implemented in Kearney County communities, with emphasis on low- to moderate income persons and families.

**Goal 3 - Maximize economic opportunity for all residents, with emphasis on low- to moderate income persons and families.**

*goals and policies,  
continued.....*

#### **Policies:**

- 3.1 Support the expansion of the agricultural business industry in Kearney County.

3.2 Insure that all economic

development activities be consistent with the Comprehensive Plan.

- 3.3 Target new businesses and industries capable of producing competitive incomes for the residents of Kearney County.
- 3.4 Promote cooperative economic development activities between the communities and rural areas of the County. Coordinate efforts through local County economic development groups and the Chamber of Commerce in each of the communities.
- 3.5 Expand and develop the hospitality, tourism and recreational industries in Kearney County.



## Employment

The most recent and comprehensive employment data available for Kearney County was obtained from the Nebraska Department of Labor. A review and analysis of Kearney County labor force statistics will provide an understanding of the economic activity occurring in Kearney County.

**Table 2.6** identifies the total **number of employed persons** in Kearney County and the unemployment rate. The number of employed persons has increased from 3,168 in 1990 to an estimated 3,584 in 2000. This trend is likely to continue, to an estimated 3,874 employed persons in 2010. The unemployment rate has remained low, between 1.7 and 2.4 percent between 1990 and 2000.

**TABLE 2.6**  
**EMPLOYMENT DATA**  
**KEARNEY COUNTY, NEBRASKA**  
**1990-2010**

| <u>Year</u> | <u>Number of<br/>Employed Persons</u> | <u>Change</u> | <u>% Unemployed</u> |
|-------------|---------------------------------------|---------------|---------------------|
| 1990        | 3,168                                 | — — —         | 2.0%                |
| 1991        | 3,156                                 | -12           | 2.4%                |
| 1992        | 3,268                                 | +112          | 2.4%                |
| 1993        | 3,395                                 | +127          | 1.8%                |
| 1994        | 3,443                                 | +48           | 2.0%                |
| 1995        | 3,440                                 | -3            | 1.8%                |
| 1996        | 3,471                                 | +31           | 2.0%                |
| 1997        | 3,478                                 | +6            | 1.7%                |
| 1998        | 3,502                                 | +24           | 2.0%                |
| <b>2000</b> | <b>3,584</b>                          | <b>+82</b>    | <b>1.9%</b>         |
| <b>2010</b> | <b>3,874</b>                          | <b>+290</b>   | <b>2.0%</b>         |

Source: Nebraska Department of Labor,  
Labor Market Information, 1997  
Hanna:Keelan Associates, P.C., 2000

**Labor Force  
and Employment**

**Table 2.7** depicts the **labor force and employment** for Kearney County from 1980 to 2010. During the next 10 years, the amount of employed workers in Kearney County will increase 8.1 percent, to a total of 3,874 workers.

**TABLE 2.7  
CIVILIAN LABOR FORCE AND EMPLOYMENT  
TRENDS AND PROJECTIONS  
KEARNEY COUNTY, NEBRASKA  
1980-2010**

|  | <u>1980</u>   | <u>1990</u>   | <u>2000</u>     | <u>2010</u>     |
|--|---------------|---------------|-----------------|-----------------|
| Civilian Labor Force                     | 3,312         | 3,234         | 3,655           | 3,955           |
| Unemployment                             | 75            | 66            | 71              | 81              |
| Rate of Unemployment                     | 2.3%          | 2.0%          | 1.9%            | 2.0%            |
| Employment                               | 3,237         | 3,168         | 3,584           | 3,874           |
| <b><u>Change in Total Employment</u></b> |               |               |                 |                 |
|  | <u>Number</u> | <u>Annual</u> | <u>% Change</u> | <u>% Annual</u> |
| 1980-1990                                | -78           | -7.8          | -2.3%           | -0.2%           |
| 1990-2000                                | +416          | +41.6         | +13.1%          | +1.3%           |
| 2000-2010                                | +290          | +29.0         | +8.0%           | +0.8%           |

Source: Nebraska Department of Labor,  
Labor Market Information, 1997  
Hanna:Keelan Associates, P.C., 2000

**Employment Type**

**Table 2.8** identifies that from 1987 to 1997 Kearney County experienced an overall decrease of 1.7 percent in non-farm employed persons. The largest increase of employment took place in manufacturing jobs. Between 1992 and 1997 this category increased by 57.7 percent. The largest decrease, 66 jobs, was in retail trade.

**TABLE 2.8  
WORK FORCE EMPLOYMENT BY TYPE  
KEARNEY COUNTY, NEBRASKA  
1987-1997**

| <b>Work Force</b>                                | <b>1987</b>  | <b>1992</b>  | <b>1997</b>  | <b>% Change<br/>1987-1992</b> | <b>% Change<br/>1992-1997</b> |
|--|--------------|--------------|--------------|-------------------------------|-------------------------------|
| <b>Non-Farm Employment<br/>(Wage and Salary)</b> | <b>1.919</b> | <b>1.825</b> | <b>1.886</b> | <b>-4.8%</b>                  | <b>+3.3%</b>                  |
| Manufacturing                                    | 214          | 97           | 153          | -54.6%                        | +57.7%                        |
| Durable  | 47           | 83           | 141          | +76.5%                        | +69.8%                        |
| Non-Durable                                      | *            | 14           | 12           | *                             | -14.2%                        |
| Non-Manufacturing                                | 1.705        | 1.228        | 1.734        | -28.0%                        | +41.2%                        |
| Construction & Mining                            | 59           | 82           | 129          | +38.9%                        | +57.3%                        |
| Trans.. Comm.. Utilities**                       | 56           | 49           | 32           | -12.5%                        | -34.6%                        |
| Trade  | 402          | 445          | 432          | +10.6%                        | -2.9%                         |
| Retail   | 270          | 302          | 236          | +11.8%                        | -21.8%                        |
| Wholesale  | 132          | 143          | 201          | +8.3%                         | +40.5%                        |
| Fin. Ins. & Real Estate***                       | 89           | 84           | 89           | -5.6%                         | +5.9%                         |
| Services   | 571          | 528          | 493          | -7.5%                         | -6.6%                         |
| Government                                       | 529          | 541          | 558          | +2.2%                         | +3.1%                         |
| Federal  | 45           | 39           | 32           | -13.3%                        | -17.9%                        |
| State  | 22           | 24           | 20           | +9.0%                         | -16.6%                        |
| Local  | 462          | 479          | 506          | +3.7%                         | +5.6%                         |

\*Data not available because of disclosure suppression

\*\*Transportation, communication & Public Utilities

\*\*\*Financial, Insurance & Real Estate

Source: Nebraska Department of Labor, Labor Market, Information, 1997  
Hanna:Keelan Associates, P.C., 2000

**Table 2.9** identifies the **commuter population** of Kearney County, Norman and Heartwell. The 1990 Census identified that only 29.3 percent of the Kearney County employed population worked outside of Kearney County.

### Commuter Population

**TABLE 2.9  
EMPLOYMENT IN COUNTY  
KEARNEY COUNTY, NEBRASKA  
1990**

| <u>Place of Employment</u> | <u>County Residents</u> |                |
|----------------------------|-------------------------|----------------|
|                            | <u>Number</u>           | <u>Percent</u> |
| County of Kearney          | 2,160                   | 70.7%          |
| Outside of Kearney         | 895                     | 29.3%          |
| <b>Total</b>               | <b>3,055</b>            | <b>100.0%</b>  |
|                            | <b>Residents</b>        |                |
| Village of Heartwell       | 0                       | 0.0%           |
| Outside of Heartwell       | 43                      | 100.0%         |
| <b>Total</b>               | <b>43</b>               | <b>100.0%</b>  |
| Village of Norman          | 0                       | 0.0%           |
| Outside of Norman          | 11                      | 100.0%         |
| <b>Total</b>               | <b>11</b>               | <b>100.0%</b>  |

Source: Census of Population and Housing, STF-3A, 1990  
Hanna:Keelan Associates, P.C., 2000

### Travel Time

**Table 2.10** identifies **time travel to work** in Kearney County, Norman and Heartwell. Approximately 64 percent of workers who reside in rural Kearney County between less than 9 minutes to 19 minutes and 12.9 percent working at home. The majority of employees who live in Heartwell commuted between 10 to 19 minutes and in the Village of Norman, 72 percent commuted between 10 to 20 minutes each day.

**TABLE 2.10  
TRAVEL TIME TO WORK  
KEARNEY COUNTY, NEBRASKA  
1990**

|                       | <u>9 Minutes<br/>or Less</u> | <u>10 - 19<br/>Minutes</u> | <u>20 - 29<br/>Minutes</u> | <u>30 - 39<br/>Minutes</u> | <u>40 Minutes<br/>or More</u> | <u>Work at<br/>Home</u> |
|-----------------------|------------------------------|----------------------------|----------------------------|----------------------------|-------------------------------|-------------------------|
| <b>Kearney County</b> | <b>1,354</b>                 | <b>752</b>                 | <b>380</b>                 | <b>247</b>                 | <b>149</b>                    | <b>202</b>              |
| Village of Heartwell  | 5                            | 16                         | 0                          | 16                         | 6                             | 0                       |
| Village of Norman     | 0                            | 4                          | 4                          | 0                          | 3                             | 0                       |
| Balance of County     | 330                          | 489                        | 167                        | 60                         | 69                            | 165                     |

Source: Census of Population and Housing, STF-3A, 1990  
Hanna:Keelan Associates, P.C., 2000

The **Housing component of the Kearney County Comprehensive Plan** serves to profile and analyze the existing housing stock in the County, the Villages of Norman and Heartwell and determine the demand for housing activities. The following information includes the documentation of pertinent Census data and the identification and analysis of future housing characteristics and demand.

**COUNTY/  
COMMUNITY  
HOUSING**

***It should be the goal of any county to provide safe, decent and affordable housing for its residents, regardless of race or social and economic status.***

**GOALS AND  
POLICIES**

**Goal 1 - Provide access to a variety of safe, decent and affordable housing types in rural Kearney County and the Villages of Norman and Heartwell, especially for persons and agricultural families of low to moderate income.**

**Policies:**

- 1.1\_ Improve on existing and develop new organizational relationships to improve housing conditions throughout Kearney County and the Villages of Norman and Heartwell.
- 1.2\_ Develop housing programs for the rehabilitation and/or removal of unsafe housing.

**Goal 2 - Protect and preserve existing rental and owner occupied residential units.**

**Policies:**

- 2.1 Create an ongoing, county-wide housing rehabilitation program, to include both owner and renter housing units by 2010, for an estimated 132 units for severely deteriorated units and 285 units for moderately deteriorated units.

**goals and policies  
continued.....**

- 2.2 Create a program to demolish an estimated 32 units of substantially deteriorated dwellings within rural Kearney County and the Villages of Norman and Heartwell during the next 10 years with emphasis on areas within close proximity to Kearney County communities.
- 2.3 Identify and rehabilitate historically significant residences and other types of structures in rural Kearney County and the Villages of Norman and Heartwell.

**Goal 3 - Encourage future residential developments, which are compatible with and complement existing residential areas.**

**Policies:**

- 3.1 Increase education and awareness for housing development throughout the County in areas not detrimental to agricultural activities.
- 3.2 Prohibit development of residential units in environmentally sensitive areas. (County Board denies and suggests not using Prohibit in broad policies)

**County/Community  
Housing Profile**

The housing stock in Kearney County and the communities is comprised of a variety of housing types ranging from single family homes, to mobile homes, to multifamily structures. The highest percentage of residential land area in each of the communities is occupied by single family homes.

**Table 2.11** identifies both the **1980 and 1990 housing stock** throughout the County. From 1980 to 1990, the total housing stock in Kearney County decreased by 41 units.

The Village of Norman had a decrease of one housing unit from 1980 to 1990 and the Village of Heartwell had a decrease of 4 housing units from 1980 to 1990.

**TABLE 2.11**  
**HOUSING STOCK PROFILE**  
**KEARNEY COUNTY/COMMUNITIES, NEBRASKA**  
**1980 & 1990**

|                        |                        | <u>Number of Units</u> |              |                  | <u>Mobile</u> | <u>Total</u> |
|------------------------|------------------------|------------------------|--------------|------------------|---------------|--------------|
|                        |                        | <u>1</u>               | <u>2 - 9</u> | <u>10+ units</u> | <u>Homes</u>  |              |
|                        |                        | <u>unit</u>            | <u>units</u> |                  |               |              |
| <b>Kearney County:</b> | <b>1980</b>            | 2,381                  | 192          | 69               | 155           | <b>2,797</b> |
|                        | <b>1990</b>            | 2,383                  | 115          | 30               | 228           | <b>2,756</b> |
|                        | <b>% Annual Change</b> | 0.0%                   | -40.1%       | -56.5%           | +47.1%        | +15.0%       |
| Village of Heartwell:  | 1980                   | 40                     | 0            | 0                | 0             | 40           |
|                        | 1990                   | 34                     | 1            | 0                | 1             | 36           |
|                        | <b>% Annual Change</b> | -15.0%                 | 100.0%       | 0.0%             | +100.0%       | -10.0%       |
| Village of Norman:     | 1980                   | 21                     | 0            | 0                | 2             | 23           |
|                        | 1990                   | 18                     | 0            | 0                | 4             | 22           |
|                        | <b>% Annual Change</b> | -14.3%                 | 0.0%         | 0.0%             | +100.0%       | -4.3%        |

Source: Census of Population and Housing, 1980, STF-1A, 1990  
Hanna:Keelan Associates, P.C., 2000

## Housing Costs

**Table 2.12** identifies **housing costs** as a percentage of household income in Kearney County, Norman and Heartwell in 1990. A total of 9.6 percent of owner households and 23 percent of renter households expended more than 30 percent of their annual income for housing.

**TABLE 2.12**  
**OWNER AND RENTER HOUSING COSTS**  
**AS A PERCENTAGE OF HOUSING INCOME**  
**KEARNEY COUNTY / COMMUNITIES, NEBRASKA**  
**1990**

|                   |        | <u>Percentage of Income Spent on Housing</u> |                |                |                |            | <u>Total</u> |
|-------------------|--------|--|----------------|----------------|----------------|------------|--------------|
|                   |        | <u>Less than 20</u>                          | <u>20 - 24</u> | <u>25 - 29</u> | <u>30 - 34</u> | <u>35+</u> |              |
| Kearney County:   | Owner  | 982  | 204            | 62             | 55             | 77         | 1,380        |
|                   | Renter | 258  | 105            | 35             | 49             | 70         | 517          |
|                   | Total  | 1,240  | 309            | 97             | 104            | 142        | 1,897        |
| Heartwell:        | Owner  | 18   | 2              | 0              | 0              | 0          | 20           |
|                   | Renter | 3  | 0              | 0              | 0              | 5          | 8            |
|                   | Total  | 21   | 2              | 0              | 0              | 5          | 28           |
| Norman:           | Owner  | 8  | 0              | 0              | 0              | 0          | 8            |
|                   | Renter | 3  | 0              | 2              | 0              | 0          | 5            |
|                   | Total  | 11   | 0              | 2              | 0              | 0          | 13           |
| Balance of County | Owner  | 206  | 28             | 20             | 15             | 24         | 293          |
|                   | Renter | 94   | 16             | 5              | 13             | 6          | 134          |
|                   | Total  | 300  | 44             | 25             | 28             | 30         | 427          |

Source: Census of Population and Housing, STF-3A, 1990  
Hanna:Keelan Associates, P.C., 2000



## Owner Values

**Table 2.13** identifies **owner occupied housing values** for Kearney County, Norman and Heartwell. The median value of owner occupied housing in Kearney County is estimated to currently be \$70,975. Norman is estimated to have a median value of \$18,000 and Heartwell \$24,250 in 2000.

**TABLE 2.13**  
**OWNER OCCUPIED HOUSING VALUE**  
**KEARNEY COUNTY / COMMUNITIES, NEBRASKA**  
**1990**

|                                  |                          | <b>Less<br/>than<br/>\$25,000</b> | <b>\$25,000<br/>to<br/>\$34,999</b> | <b>\$35,000<br/>to<br/>\$49,999</b> | <b>\$50,000<br/>to<br/>\$74,999</b> | <b>\$75,000<br/>or<br/>More</b> | <b>Total</b>    |
|----------------------------------|--------------------------|-----------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|---------------------------------|-----------------|
| <b>Kearney<br/>County:</b>       | <b>Number</b>            | <b>287</b>                        | <b>195</b>                          | <b>365</b>                          | <b>339</b>                          | <b>194</b>                      | <b>1,380</b>    |
|                                  | <b>% of Total</b>        | <b>20.8</b>                       | <b>14.1%</b>                        | <b>26.4%</b>                        | <b>24.6%</b>                        | <b>14.1%</b>                    | <b>100.0%</b>   |
|                                  | <b>Median Value 1990</b> |                                   |                                     |                                     |                                     |                                 | <b>\$42,500</b> |
|                                  | <b>2000</b>              |                                   |                                     |                                     |                                     |                                 | <b>\$70,975</b> |
| <b>Village of<br/>Heartwell:</b> | <b>Number</b>            | <b>15</b>                         | <b>3</b>                            | <b>1</b>                            | <b>0</b>                            | <b>0</b>                        | <b>19</b>       |
|                                  | <b>% of Total</b>        | <b>78.9</b>                       | <b>15.8%</b>                        | <b>5.8%</b>                         | <b>0.0%</b>                         | <b>0.0%</b>                     | <b>100.0%</b>   |
|                                  | <b>Median Value 1990</b> |                                   |                                     |                                     |                                     |                                 | <b>\$18,500</b> |
|                                  | <b>2000</b>              |                                   |                                     |                                     |                                     |                                 | <b>\$24,250</b> |
| <b>Village of<br/>Norman:</b>    | <b>Number</b>            | <b>11</b>                         | <b>4</b>                            | <b>0</b>                            | <b>0</b>                            | <b>0</b>                        | <b>15</b>       |
|                                  | <b>% of Total</b>        | <b>73.3</b>                       | <b>26.7%</b>                        | <b>0.0%</b>                         | <b>0.0%</b>                         | <b>0.0%</b>                     | <b>100.0%</b>   |
|                                  | <b>Median Value 1990</b> |                                   |                                     |                                     |                                     |                                 | <b>\$14,999</b> |
|                                  | <b>2000</b>              |                                   |                                     |                                     |                                     |                                 | <b>\$18,000</b> |

Source: Census of Housing, STF-1A, 1990  
Hanna:Keelan Associates, P.C., 2000

## Contract Rent

**Table 2.14** identifies **contract rent** for rental housing units in Kearney County, Norman and Heartwell. Median rent in Kearney County has increased an estimated 35 percent between 1990 and 2000 to \$288. Norman is estimated to have increased in contract rent during the last 10 years from \$175 in 1990 to \$206 in 2000. Heartwell is estimated to have increased from \$144 in 1990 to \$167 in 2000.

**TABLE 2.14**  
**CONTRACT RENT**  
**KEARNEY COUNTY / COMMUNITIES, NEBRASKA**  
**1990**

|                              |                         | <u>Less</u><br><u>than \$150</u> | <u>\$150</u><br><u>to \$249</u> | <u>\$250</u><br><u>to \$299</u> | <u>\$300</u><br><u>or More</u> | <u>Total</u>  |
|------------------------------|-------------------------|----------------------------------|---------------------------------|---------------------------------|--------------------------------|---------------|
| <b>Kearney County:</b>       | <b>Number</b>           | <b>34</b>                        | <b>102</b>                      | <b>364</b>                      | <b>17</b>                      | <b>517</b>    |
|                              | <b>% of Total</b>       | <b>6.5%</b>                      | <b>19.7%</b>                    | <b>70.4%</b>                    | <b>3.2%</b>                    | <b>100.0%</b> |
|                              | <b>Median Rent 1990</b> |                                  |                                 |                                 |                                | <b>\$213</b>  |
|                              | <b>2000</b>             |                                  |                                 |                                 |                                | <b>\$288</b>  |
| <b>Village of Heartwell:</b> | <b>Number</b>           | <b>5</b>                         | <b>4</b>                        | <b>0</b>                        | <b>0</b>                       | <b>9</b>      |
|                              | <b>% of Total</b>       | <b>55.0%</b>                     | <b>44.4%</b>                    | <b>0.0%</b>                     | <b>0.0%</b>                    | <b>100.0%</b> |
|                              | <b>Median Rent 1990</b> |                                  |                                 |                                 |                                | <b>\$144</b>  |
|                              | <b>2000</b>             |                                  |                                 |                                 |                                | <b>\$167</b>  |
| <b>Village of Norman:</b>    | <b>Number</b>           | <b>0</b>                         | <b>5</b>                        | <b>0</b>                        | <b>0</b>                       | <b>5</b>      |
|                              | <b>% of Total</b>       | <b>0.0%</b>                      | <b>100.0%</b>                   | <b>0.0%</b>                     | <b>0.0%</b>                    | <b>100.0%</b> |
|                              | <b>Median Rent 1990</b> |                                  |                                 |                                 |                                | <b>\$175</b>  |
|                              | <b>2000</b>             |                                  |                                 |                                 |                                | <b>\$206</b>  |

Source: Census of Housing, STF-1A, 1990  
Hanna:Keelan Associates, P.C., 2000

## Substandard Housing

**Table 2.15** identifies **substandard housing conditions** in Kearney County and the Villages of Norman and Heartwell. Rural Kearney County had 16 units of housing lacking complete plumbing facilities and 0 units being overcrowded.

**TABLE 2.15**  
**HOUSING STOCK PROFILE**  
**DEFINING SUBSTANDARD HOUSING**  
**KEARNEY COUNTY / COMMUNITIES, NEBRASKA**  
**1990**

|                       | <b><u>Lack of Complete<br/>Plumbing</u></b> | <b><u>Units with 1.01+<br/>Persons per room</u></b> |
|-----------------------|---|---|
| <b>Kearney County</b> | 18  | 11  |
| Village of Heartwell  | 0   | 0   |
| Village of Norman     | 0   | 0   |
| Balance of County     | 16  | 0   |

Source: Census of Population, STF-3A, 1990  
Hanna:Keelan Associates, P.C., 2000

## Age of Housing

**Table 2.16** identifies the **year structure built** of the housing stock in Kearney County and the Villages of Norman and Heartwell. Rural Kearney County had approximately 48.3 percent of its housing stock being built prior to 1940. The Village of Norman has approximately 36.8 percent of the housing stock being built prior to 1940 and the Village of Heartwell had 58.3 percent of the housing being over 60 years old.

**TABLE 2.16**  
**YEAR STRUCTURE BUILT**  
**KEARNEY COUNTY / COMMUNITIES, NEBRASKA**  
**1990**

|                       | <b>1985 to<br/>March<br/><u>1990</u></b> | <b>1980<br/>to<br/><u>1984</u></b> | <b>1970<br/>to<br/><u>1979</u></b> | <b>1960<br/>to<br/><u>1969</u></b> | <b>1940<br/>to<br/><u>1959</u></b> | <b>1939<br/>or<br/><u>Before</u></b> | <b>Total</b> | <b>% 1939<br/>or <u>Before</u></b> |
|-----------------------|--|------------------------------------|------------------------------------|------------------------------------|------------------------------------|--------------------------------------|--------------|------------------------------------|
| <b>Kearney County</b> | <b>135</b>                               | <b>143</b>                         | <b>609</b>                         | <b>340</b>                         | <b>345</b>                         | <b>1,184</b>                         | <b>2,756</b> | <b>43.0%</b>                       |
| Village of Heartwell  | 3  | 0                                  | 4                                  | 0                                  | 8                                  | 21                                   | 36           | 58.3%                              |
| Village of Norman     | 0  | 0                                  | 6                                  | 4                                  | 2                                  | 7                                    | 19           | 36.8%                              |
| Balance of County     | 76                                       | 91                                 | 239                                | 80                                 | 52                                 | 502                                  | 1,040        | 48.3%                              |

Source: Census of Housing, 1990  
Hanna:Keelan Associates, P.C., 2000

## HOUSEHOLD TRENDS AND PROJECTIONS

An analysis of household characteristics provides a profile of data necessary to plan for Kearney County and the Villages of Norman and Heartwell. Recent trends in household characteristics, combined with income, employment and population data can assist in determining the overall future needs of a planning area.

### Household Characteristics

**Table 2.17** identifies **specific household characteristics**, trends and projections, for Kearney County, Norman and Heartwell. By 2010, an estimated 2,772 households will exist in Kearney County, an increase of 4.8 percent from 2000. The Village of Norman is projected to increase the total number of households by 22 percent from 2000 to 2010 and Heartwell is also projected to increase total households by 11 percent.

**TABLE 2.17**  
**SPECIFIC HOUSEHOLD CHARACTERISTICS**  
**TRENDS AND PROJECTIONS**  
**KEARNEY COUNTY / COMMUNITIES, NEBRASKA**  
**1980-2010**

|                       | <u>Year</u> | <u>Population</u> | <u>Group Quarters</u> | <u>Person in Households</u> | <u>Total Households</u> | <u>Persons Per Household</u> |
|-----------------------|-------------|-------------------|-----------------------|-----------------------------|-------------------------|------------------------------|
| Kearney County:       | 1980        | 7,053             | 356                   | 6,679                       | 2,543                   | 2.63                         |
|                       | 1990        | 6,629             | 221                   | 6,408                       | 2,522                   | 2.54                         |
|                       | 2000        | 6,876             | 237                   | 6,639                       | 2,645                   | 2.51                         |
|                       | 2010        | 7,148             | 245                   | 6,903                       | 2,772                   | 2.49                         |
| Village of Heartwell: | 1980        | 87                | 0                     | 87                          | 30                      | 2.90                         |
|                       | 1990        | 69                | 0                     | 69                          | 31                      | 2.22                         |
|                       | 2000        | 72                | 0                     | 72                          | 35                      | 2.05                         |
|                       | 2010        | 76                | 0                     | 76                          | 39                      | 1.94                         |
| Village of Norman:    | 1980        | 58                | 0                     | 50                          | 22                      | 2.64                         |
|                       | 1990        | 48                | 0                     | 48                          | 20                      | 2.40                         |
|                       | 2000        | 52                | 0                     | 52                          | 22                      | 2.36                         |
|                       | 2010        | 57                | 0                     | 57                          | 27                      | 2.11                         |
| Balance of County:    | 1980        | 2,988             | 204                   | 2,784                       | 928                     | 3.00                         |
|                       | 1990        | 2,709             | 111                   | 2,598                       | 923                     | 2.81                         |
|                       | 2000        | 2,703             | 116                   | 2,587                       | 922                     | 2.80                         |
|                       | 2010        | 2,724             | 119                   | 2,605                       | 926                     | 2.81                         |

Source: Census of Population and Housing, 1980, 1990  
Hanna:Keelan Associates, P.C., 2000

**Table 2.18** identifies **tenure by household**, trends and projections, in Kearney County for the period 1980 to 2010. **By 2010, an estimated 30 percent of the total County population will reside in a rental unit**, an increase from 26.9 percent in 1980. This will also equal an increase of 68 renter households, from 2000 to 2010. Owner households are expected to increase by 127 from 2000 to 2010. The Villages of Norman and Heartwell will increase slightly from 2000 to 2010 in the number of owner and renter households.

**Household  
Trends/Projections**

**TABLE 2.18  
TENURE BY HOUSEHOLD  
TRENDS AND PROJECTIONS  
KEARNEY COUNTY / COMMUNITIES, NEBRASKA  
1980-2010**

|                        |                    | <b>Total</b>             | <b><u>Owner</u></b>  |                       | <b><u>Renter</u></b> |                       |
|------------------------|--------------------|--------------------------|----------------------|-----------------------|----------------------|-----------------------|
|                        | <b><u>Year</u></b> | <b><u>Households</u></b> | <b><u>Number</u></b> | <b><u>Percent</u></b> | <b><u>Number</u></b> | <b><u>Percent</u></b> |
| <b>Kearney County:</b> | <b>198</b>         | <b>2,543</b>             | <b>1,859</b>         | <b>73.1%</b>          | <b>684</b>           | <b>26.9%</b>          |
|                        | <b>199</b>         | <b>2,522</b>             | <b>1,821</b>         | <b>72.2%</b>          | <b>701</b>           | <b>27.8%</b>          |
|                        | <b>200</b>         | <b>2,645</b>             | <b>1,875</b>         | <b>70.9%</b>          | <b>770</b>           | <b>29.1%</b>          |
|                        | <b>201</b>         | <b>2,772</b>             | <b>1,934</b>         | <b>69.8%</b>          | <b>838</b>           | <b>30.2%</b>          |
| Village of Heartwell:  | 198                | 30                       | 23                   | 76.7%                 | 7                    | 23.3%                 |
|                        | 199                | 31                       | 21                   | 67.7%                 | 10                   | 32.3%                 |
|                        | 200                | 35                       | 22                   | 62.8%                 | 13                   | 37.2%                 |
|                        | 201                | 39                       | 22                   | 54.4%                 | 17                   | 43.6%                 |
| Village of Norman:     | 198                | 22                       | 19                   | 86.6%                 | 3                    | 13.4%                 |
|                        | 199                | 20                       | 18                   | 90.0%                 | 2                    | 10.0%                 |
|                        | 200                | 22                       | 18                   | 81.9%                 | 4                    | 18.1%                 |
|                        | 201                | 27                       | 21                   | 77.7%                 | 6                    | 22.3%                 |
| Balance of County:     | 198                | 928                      | 613                  | 66.1%                 | 315                  | 33.9%                 |
|                        | 199                | 923                      | 628                  | 68.1%                 | 295                  | 31.9%                 |
|                        | 200                | 922                      | 628                  | 68.1%                 | 294                  | 31.9%                 |
|                        | 201                | 926                      | 629                  | 67.8%                 | 297                  | 32.2%                 |

Source: Census of Population and Housing, STF-3A, 1990  
Hanna:Keelan Associates, P.C., 2000

## Housing Conditions

**Table 2.19** identifies **housing conditions** in rural Kearney County and the communities of Norman and Heartwell, as per a 1999 field analysis. Overall, housing conditions were rated "fair" to "good." A total of 791 housing structures were surveyed in the rural area of Kearney County. A total of 61.1 percent of the houses were rated good. In rural Kearney County, 3.7 percent of housing units were identified as "poor."

**TABLE 2.19**  
**HOUSING STRUCTURAL CONDITIONS**  
**KEARNEY COUNTY / COMMUNITIES, NEBRASKA**  
**2000**

|                       | <u>Good</u>  | <u>Fair</u>  | <u>Poor</u> | <u>Total</u> |
|-----------------------|--------------|--------------|-------------|--------------|
| <b>Kearney County</b> | <b>1,131</b> | <b>1,081</b> | <b>52</b>   | <b>2,264</b> |
| Village of Heartwell  | 16           | 14           | 7           | 37           |
| Village of Norman     | 12           | 3            | 8           | 23           |
| Balance of County     | 483          | 283          | 25          | 791          |

Source: Hanna:Keelan Associates, P.C., 2000

The Village of Norman had 52 percent of its housing stock classified at "good" and 34.8 percent being "poor".

The Village of Heartwell had 43.2 percent of its housing stock classified at "good" and 18.9 percent being "poor".

## Vacancy/Occupancy

**Table 2.20** identifies the estimated **vacancy rate** for the communities of Norman and Heartwell. Each community has a vacancy rate between 8 and 10 percent.

**TABLE 2.20**  
**HOUSING OCCUPANCY / VACANCY STATUS**  
**HEARTWELL/NORMAN, NEBRASKA**  
**2000**

| <u>Communities</u>   | <u>Vacancy Rate</u> | <u>Units Vacancy Deficiency</u> |
|----------------------|---------------------|---------------------------------|
| Village of Heartwell | 10.20%              | 0 Units                         |
| Village of Norman    | 8.30%               | 0 Units                         |

Source: Census of Population and Housing, 1990  
Hanna:Keelan Associates, P.C., 2000

## Housing Demand

**Table 2.21** identifies **housing demand potential** for the communities of Norman and Heartwell. An estimated 4 owner and 2 rental units are needed during the next 10 years in Norman and 7 owner and 2 rental units in Heartwell during the same time period.

**TABLE 2.21**  
**HOUSING DEMAND POTENTIAL**  
**HEARTWELL/NORMAN, NEBRASKA**  
**2010**

| <u>Communities</u>   | <u>Owner</u> | <u>Rental</u> | <u>Total</u> |
|----------------------|--------------|---------------|--------------|
| Village of Heartwell | 7 Units      | 2 Units       | 9 Units      |
| Village of Norman    | 4 Units      | 2 Units       | 6 Units      |

Source: Hanna:Keelan Associates, P.C., 2000



## **Housing Rehabilitation**

**Table 3.19** identified 40 houses in poor condition and 300 in fair condition in the rural county and the two communities. These houses are in need of either moderate or substantial rehabilitation. A conservative estimate of up to 15 of houses identified as “poor,” are in need of removal. Houses that are not cost efficient to rehabilitate, should be removed. An estimated 25 houses are severely deteriorated and in need of rehabilitation, while an estimated 300 houses are moderately deteriorated and in need of rehabilitation.

There are funding sources available to counties for housing rehabilitation. The Community Development Block Grant (CDBG) program, administered by the Nebraska Department of Economic Development (DED), provides funding to counties and communities for housing rehabilitation.

Community Action Agencies are another source of assistance for housing rehabilitation. Programs such as weatherization improvements are administered by community action agencies. The weatherization program concentrates on those energy improvements which have the greatest impact on making homes more energy efficient. Eligible weatherization measures include caulking, weatherstripping, ceiling, wall and floor insulation and furnace repair.